

WARRANTY DEED AND SPECIAL POWER OF ATTORNEY

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, the undersigned, JOEL T. OLIVE and wife, TERESA G. OLIVE, do hereby sell, convey and warrant unto Randal C. Smith and wife, Tammy S. Smith, as tenants by the entirety with full rights of survivorship and not as tenants in common, the following described land and property lying and being situated in DeSoto County, Mississippi, to-wit:

Lot 81, Section "D", Southridge Estates Subdivision, being situated in Section 3, Township 2 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi as per plat recorded in Plat Book 48 at Page 23, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

This Warranty in this Deed is subject to subdivision and zoning regulations in effect in the City of Olive Branch, DeSoto County, Mississippi; to rights of ways and easements for public roads and public utilities shown or not shown on the public records; to the restrictive covenants of said subdivision; and to any prior conveyance or reservation of minerals of every kind and character, including, but not limited to oil, gas, sand and gravel in, on and under subject property.

THIS CONVEYANCE is made subject to any and all applicable building restrictions, restrictive covenants, rights-of-way, easements and mineral reservations of record.

IT IS AGREED AND UNDERSTOOD that ad valorem taxes for the current year have been prorated.

AND WE DO BY THESE PRESENTS make, constitute and appoint Cendant Mobility Services Corporation, a Delaware Corporation ("Agent") and/or Mid South Title Agency, Inc, a Mississippi Corporation ("Agent") and/or its authorized and designated agents or representatives, as our true and lawful agent and attorney-in-fact to do and perform for us in our name, place and stead, and for our use and benefit, to execute a standard form lien waiver and any other documents necessary for delivery of this deed and to complete the sale of the property herein described, including, but not limited to, the HUD-1 Settlement Statement, HUD-1 Certification, Affidavit of Purchaser and Seller, Lender Assumption Statements and/or Modification Agreement, Lender Compliance Agreement, and any other documents required for said sale and conveyance. We further give and grant unto our Agent full power and authority to do and exercise of any of the foregoing powers as fully as we might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that our Agent shall lawfully do or cause to be done by virtue hereof. This Power of Attorney shall not be affected by disability, incompetency or incapacity of the Principal, and shall be governed by the laws of the State of Mississippi. This Power of Attorney is coupled with an interest and shall remain in force and effect until the sale contemplated is closed, and shall not be revoked by either of the undersigned prior to said time.

STATE MS.-DESOTO CO.
FILE

AUG 9 9 05 AM '99

WITNESS THE SIGNATURE OF THE GRANTORS, this the 3rd day of Aug, 1999

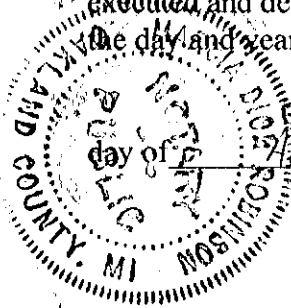
Joel T. Olive
Joel T. Olive

Teresa G. Olive
Teresa G. Olive

STATE OF Michigan

COUNTY OF Oakland

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named Joel T. Olive, who acknowledged to me that he signed, executed and delivered the above and foregoing Warranty Deed and Special Power of Attorney on the day and year therein mentioned.



GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this the 3rd day of Aug, 1999

My Commission Expires: _____

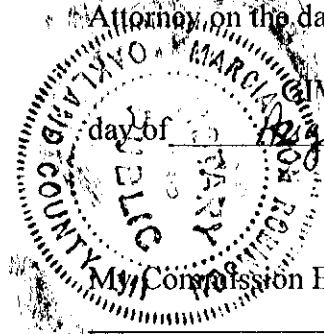
Marcia Dion Robinson
NOTARY PUBLIC

MARCIA DION ROBINSON
Notary Public, Oakland County, MI
ACTING IN _____ CO.
My Commission Expires 07/21/2002

STATE OF Michigan

COUNTY OF Oakland

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named Teresa G. Olive, who acknowledged to me that she signed, executed and delivered the above and foregoing Warranty Deed and Special Power of Attorney on the day and year therein mentioned.



GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this the 3rd day of Aug, 1999

My Commission Expires: _____

Marcia Dion Robinson
NOTARY PUBLIC

MARCIA DION ROBINSON
Notary Public, Oakland County, MI
ACTING IN _____ CO.
My Commission Expires 07/21/2002

ADDRESS OF GRANTORS:

2221 Camden Court

Oakbrook, IL 60521

601-234-5179

Phone No: 601-281-1151

ADDRESS OF GRANTEES:

5934 White Ridge Circle East

Olive Branch, MS 38654

work: 901-365-7100

Phone No: Home: 662-890-4533

This instrument prepared by:

Prepared By:
BRIDGFORTH & BUNTIN
P.O. Box 241
Southaven, MS 38671
393-4450

Fred A. Ross, Jr.
Attorney for Cendant Mobility Services
499 South President Street/ P.O. Box 23429
Jackson, MS 39201 / 39225-3429

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